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415 0;} /* Style Definitions */ p.MsoNormal, li.MsoNormal, div.MsoNormal
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.MsoChpDefault {mso-style-type:export-only; mso-default-props:yes; font-size:10.0pt;
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margin:1.0in 1.0in 1.0in 1.0in; mso-header-margin:.5in; mso-footer-margin:.5in;
mso-paper-source:0;} div.Section1 {page:Section1;} --> REPRESENTATIVE
DRIEHAUS VOTES TO EXPEDITE PROTECTIONS
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FOR CREDIT CARDHOLDERS

WASHINGTON, DC—Representative Steve Driehaus today voted to support the Expedited CARD Reform for Consumers Act of 2009, which would move up the implementation dates of the Credit Card Accountability Responsibility and Disclosure (CARD) Act to December 1, 2009. Since the CARD Act was signed into law in May, many credit card companies have increased interest rates and reduced credit lines for customers before the law's effective date, increasing burdens on consumers and cutting off credit for families and businesses.

"We enacted reforms this year to stop the abusive practices and arbitrary penalties that place huge burdens on credit card users. But card issuers have made clear that they will continue squeezing their customers until the very last moment, circumventing the spirit of the law. This legislation will put protections in place sooner, ending these dishonest practices and helping American families," said Rep. Driehaus.

Remaining provisions of the CARD Act are scheduled to take effect on February 22, 2010 and August 22, 2010. The Expedited CARD Reform for Consumers Act would accelerate that schedule, making provisions effective December 1, 2009.

The provisions of the CARD Act protect consumers against common but damaging practices frequently used by credit card companies. The law ends arbitrary interest rate increases, limits excessive "over-the-limit" fees, and prohibits unfair penalties for cardholders who pay their bills on time. It also establishes standards so companies cannot mislead consumers with confusing marketing terms, cracks down on marketing gimmicks, and bars companies from issuing credit cards to minors.

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